



# PRESS RELEASE

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## **FDIC Announces a New Resource for Community Banks: Affordable Mortgage Lending Guide, Part II: State Housing Finance Agencies**

The Federal Deposit Insurance Corporation (FDIC) published a new guide to help community bankers learn more about grant and mortgage loan programs offered by State Housing Finance Agencies.

*The Affordable Mortgage Lending Guide, Part II: State Housing Finance Agencies* describes programs offered by State Housing Finance Agencies across the country. The guide focuses on first-lien mortgage products, down payment and closing assistance, mortgage tax credit certificates, and homeownership education and counseling programs that can facilitate mortgage lending by insured depository institutions. It also provides an individual summary of each State Housing Finance Agency, listing programs offered and providing web links for easy reference by bankers operating in that state or territory.

The FDIC's Affordable Mortgage Lending Guide includes three parts: Part I: Federal Agencies and Government Sponsored Enterprises; Part II: State Housing Finance Agencies; and Part III: Federal Home Loan Banks. The third publication will be available and posted to the Affordable Mortgage Lending Center later in 2016.

Bankers can use this publication as a resource to gain an overview of a variety of program resources, compare different products, obtain information on Community Reinvestment Act implications, and help identify the next steps for program participation.

Community bankers had encouraged the FDIC to develop resources for affordable mortgage lending credit that is easy to understand and gathers information about a variety of programs in one location.

Both publications can be found at the [Affordable Mortgage Lending Center](#), an online resource center featuring data, fact sheets, and mortgage lending studies from the FDIC and other federal resources. The center also provides links that take the reader directly to the housing programs discussed in the guide.

The publications can be ordered at <https://catalog.fdic.gov> (Bankers Resources) or downloaded from the Affordable Mortgage Lending Center. To subscribe to receive information about updates and new publications, go to [www.fdic.gov/about/subscriptions/index.html](http://www.fdic.gov/about/subscriptions/index.html). For questions or comments about the guide, email [mortgagelending@fdic.gov](mailto:mortgagelending@fdic.gov).

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Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's banks and savings associations, 6,058 of June 30, 2016. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars—insured financial institutions fund its operations.

FDIC press releases and other information are available on the Internet at [www.fdic.gov](http://www.fdic.gov), by subscription electronically (go to [www.fdic.gov/about/subscriptions/index.html](http://www.fdic.gov/about/subscriptions/index.html)) and may also be obtained through the FDIC's Public Information Center (877-275-3342 or 703-562-2200). PR-99-2016

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